



Open Enrollment 2024 Readiness

JASON LEFFERTS
Chief of Communications and Public Outreach

MICHAEL PIANTANIDA
Chief Information Officer

NELSON TEIXEIRA
Deputy Chief Operating Officer

MARISSA WOLTMANN
Chief of Policy

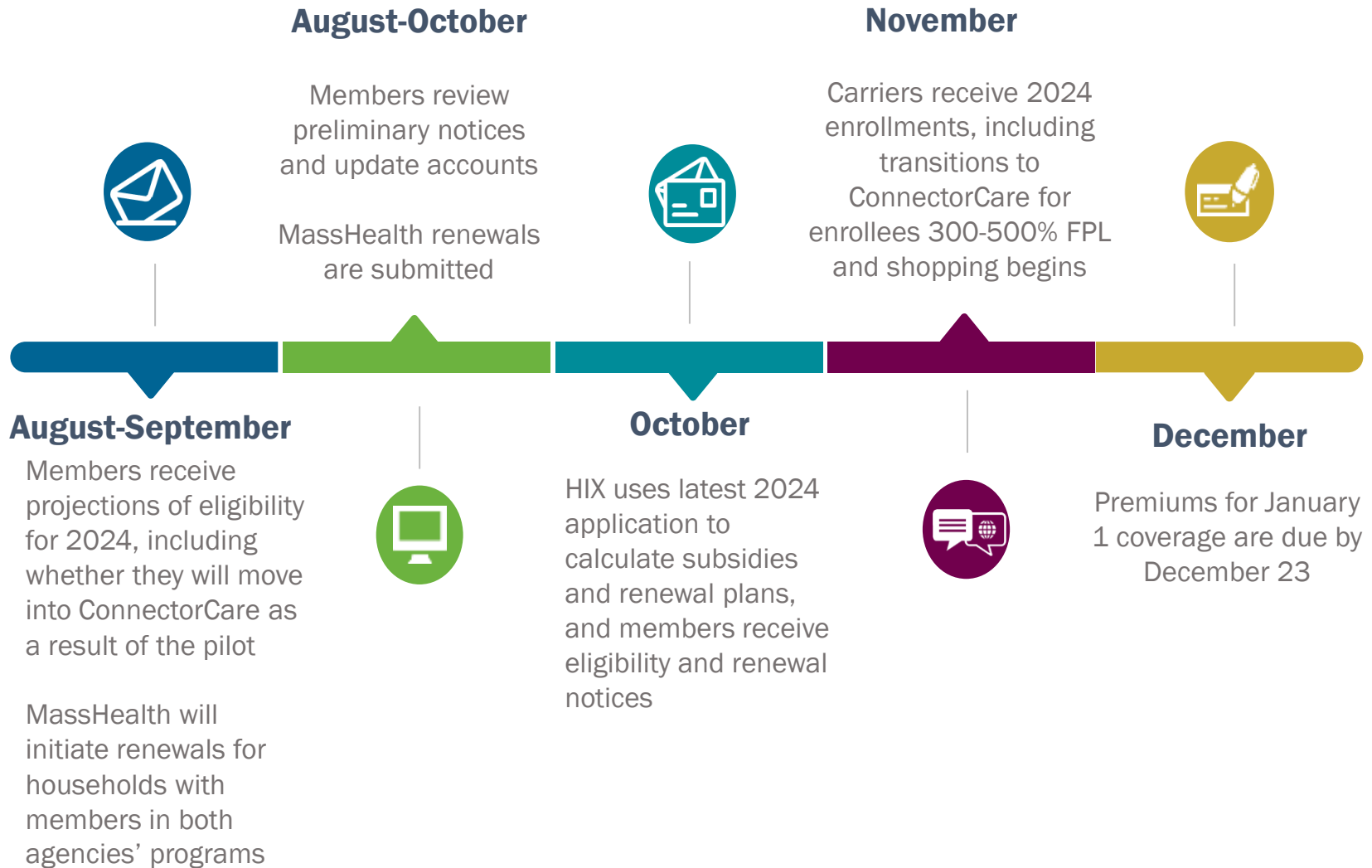
Board of Directors Meeting, September 14, 2023

Open Enrollment 2024 Readiness

The Health Connector is ready and prepared to support members and applicants during Open Enrollment for 2024 plans, which begins November 1, 2023 and ends January 23, 2024.

- Open Enrollment (OE) is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Today's presentation will outline the redetermination and renewal process and the special considerations of note for this Open Enrollment period:
 - Medicaid redeterminations
 - ConnectorCare expansion pilot

Open Enrollment 2024 Timeline

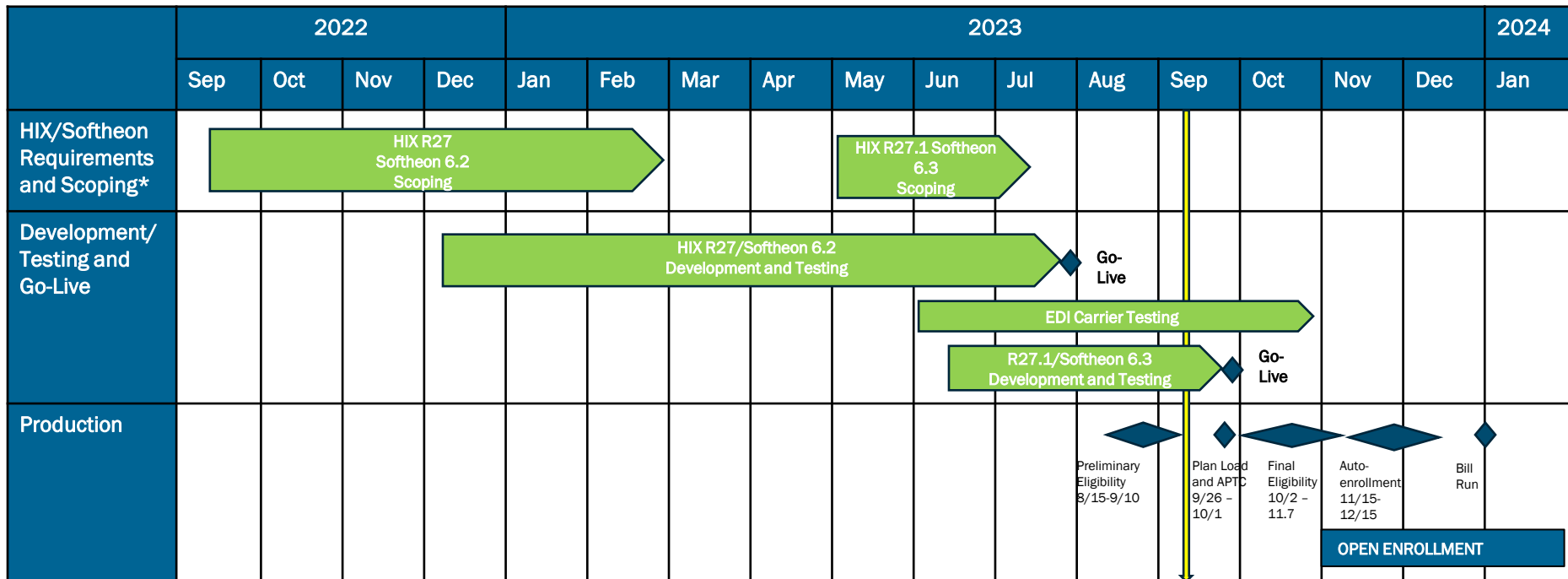




Open Enrollment Preparations

System Readiness

Open Enrollment is a 16-month process to ensure systems and processes are ready each year, and includes coordination and engagement with other agencies, multiple vendors and our carrier partners.



* Denotes combined timelines for HIX and Softheon activities for OE specific functionality.

Call Center Readiness

- The Health Connector’s contact center vendor, Accenture, continues to staff up for Open Enrollment according to the agreed upon staffing levels. In addition, we have 25 full-time employees (FTE) buffer staff as well as the option to move walk-in center and back-office paper processing agents to assist with phones as needed
- As with previous years, the contact center will have expanded hours during peak days as per the following:

Contact Center Hours of Operation	Open Enrollment 2024	Closed Enrollment
Monday – Friday	8 AM – 6 PM	8 AM – 6 PM
Extended Weekday Hours	8 AM – 8 PM Dec. 21, Dec. 22, Jan. 19, Jan 22, & Jan. 23	N/A
Special Weekend Hours	9 AM – 3 PM Dec. 23, & Jan. 24	N/A

Outreach and Education – Direct Communications

Updates to members started this month after preliminary eligibility, to both members and eligible-but-unenrolled applicants.

- Email, mail, and robo-calls will deliver regular messaging
- Current members moving from unsubsidized or tax credit-only plans will be provided details on the benefits of their new ConnectorCare plan
 - Members will also be assured they are moving to a plan in the same carrier, with details outlining consistency in benefits and cost-sharing despite a variety of premium costs, and will be encouraged to shop and consider lower-cost options if available and a good fit
- Current ConnectorCare members will get information relative to new carrier options
- Communications will also be sent to eligible but unenrolled applicants, encouraging updating information or taking a fresh look at options
 - People who are eligible/unenrolled in 300 to 500 percent of federal poverty level (FPL)
 - People who previously completed an unsubsidized application and now may be eligible for subsidy

Outreach and Education – Public Outreach and Enrollment Activities

Open Enrollment activities will include communities with high numbers of traditionally uninsured residents, and new populations that fall in the expanded eligibility range.

- In-community small business walks and other visibility events will start in October
- ConnectorCare pilot expansion will be the core focus of earned media opportunities
- Expanded activities in new areas will introduce ConnectorCare to potentially newly-eligible residents
- High-profile event volume will culminate around the December and January enrollment deadlines
- Navigators are excited by the pilot expansion and ready to support outreach and enrollment in their communities
- New Navigator organizations – Upham’s Corner and Codman Square Community Health Centers and Massachusetts Alliance of Portuguese Speakers – have been operating since January and have supports in place to handle additional activity

Outreach and Education – Paid Media

Paid media campaign will focus on ConnectorCare pilot expansion, with Marketplace visibility continuing in redetermination activities.

- Marketing will focus on encouraging chronically uninsured to enroll, and introducing ConnectorCare benefits to newly-eligible residents
 - Focus groups later this month will include participants in the 300-500 percent FPL range to gather insights on how potential messages resonate, and how to best reach this population
- Messaging will highlight expanded ConnectorCare eligibility, the important free and low-cost services available through coverage, and highlight availability of enrollment support
- A variety of platforms will be used, with an emphasis on local, ethnic media to reach chronically uninsured, and radio, digital and other methods to reach newly-eligible residents
- Along with English, messaging will be created in Spanish, Portuguese, Haitian Creole broadly, and in other languages as necessary for areas with larger populations of less-common language speakers

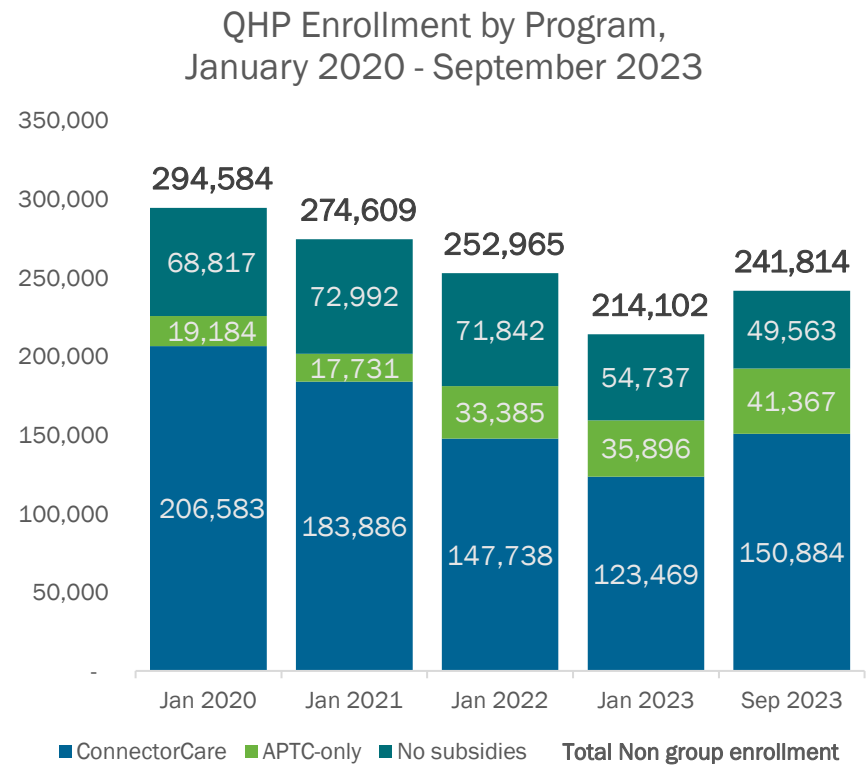


Special Considerations

High Level Expectations

This year’s Open Enrollment is expected to bring a return to higher levels of new membership not seen since Open Enrollment 2020.

- Enrollment has been growing since April, concentrated in ConnectorCare plans
- Staff expect approximately 70,000 to 85,000 new members to enroll for January coverage, compared to about 30,000 from 2021 to 2023, and 60,000-65,000 pre-pandemic
- Existing membership dynamics will shift, with many enrollees currently in the “APTC-only” category shifting to ConnectorCare

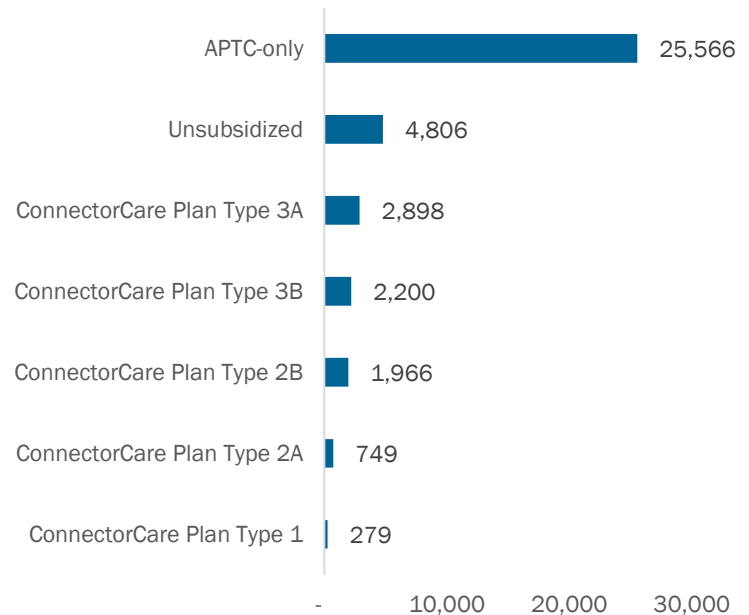


ConnectorCare Pilot Implementation

Eligibility determinations for 2024 are ongoing, with over 96,000 individuals qualifying for expanded ConnectorCare benefits so far.

- 69 percent of those eligible are in the 300-400 percent range
- 40 percent are existing enrollees, the majority of whom receive only APTCs today; however, we are also seeing instances of current ConnectorCare members with increased income projections for 2024 maintaining program eligibility as a result of the pilot
- This eligibility data is dynamic and will change as members report updates to their information over the course of the fall

Enrolled Members Moving to New ConnectorCare Expansion by Current Eligibility Type





Next Steps

Key Activities in the Months Ahead

October	<ul style="list-style-type: none">• Using 2024 plans and rates, we will complete determining APTC amounts, map members to a 2024 plan, and send renewal notices containing this information• Members will continue making updates to their 2024 applications
November	<ul style="list-style-type: none">• Shopping begins November 1• Auto renewal transactions will be sent to carriers in late November for members who have not shopped
December	<ul style="list-style-type: none">• Payments made by December 23 will be applied for January 1, 2024 coverage
January and beyond	<ul style="list-style-type: none">• Communications, including tax forms and associated guidance, outreach to members who drop coverage for 2024, paperless communication and payment options, and continued reminders about the importance of keeping information up to date• Continued support for individuals who will move out of MassHealth during 2024

Our Focus Moving Forward

The Health Connector is dedicated to supporting new and renewing members through Open Enrollment.

- Our focus continues to be on ensuring a smooth renewal process for our existing membership, making it as easy as possible for eligible members to continue their coverage without disruption
- Additionally, staff will continue to seek out the Commonwealth's remaining uninsured (still estimated to be roughly three percent of the population) through innovative, adaptive, equity-focused outreach and enrollment efforts
- Staff will provide regular updates to the Board as our preparations for 2024 Open Enrollment continues and we enter the Open Enrollment period